

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ryan M Mackey**  
**Valerie A Mackey**  
Debtor(s)

Bankruptcy Case No.: 20-70247-JAD  
Issued per 6/19/20 proceeding  
Chapter: 13  
Docket No.: 41 - 5  
Concil. Conf.: November 19, 2020 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 5/19/20 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 19, 2020 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
Northwest Bank [Cl # 10] . .
- ☒ H. Additional Terms: The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plain terms:  
Citizens Bank [Cl#5], payment determined by Trustee  
M & T Bank To Be paid at monthly payment determined by Trustee  
No payment to 21st Mortgage, as paid outside plan

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 16, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ryan M Mackey  
 Valerie A Mackey  
 Debtors

Case No. 20-70247-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur  
 Form ID: 149

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 Total Noticed: 28

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db/jdb  
 cr +Ryan M Mackey, Valerie A Mackey, 16 S. Park Lane, Duncansville, PA 16635-5102  
 +Dep't of Revenue Office of Attorney General, Anthony T. Kovalchick, 1251 Waterfront Place,  
 Mezzanine Level, Pittsburgh, PA 15222-4227  
 15262816 +AAS Debt Recovery, Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371  
 15262817 +Altoona OBGYN Associates, 1701 12th Avenue, Suite A, Altoona, PA 16601-3100  
 15262818 +Altoona Ophthalmology Associates, 600 E. Pleasant Valley Blvd., Altoona, PA 16602-5530  
 15262819 Blair County Tax Collection Bureau, P.O. Box 307, Duncansville, PA 16635-0307  
 15243333 +Bob Williams, 2340 Warrne Road, Suite 201, Indiana, PA 15701-2413  
 15259579 +Cenlar FSB, Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 15262822 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940  
 15243335 +Knisely & Sons, Inc., 125 East Pitt Street, Bedford, PA 15522-1378  
 15243336 PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432,  
 Harrisburg, PA 17128-0432  
 15262828 +Quality Asset Recovery, LLC, 7 Foster Avenue, Suite 101, QAR, Gibbsboro, NJ 08026-1191  
 15265935 +Robert Williams, aka Bob Williams, 2340 Warren Rd. Suite 201, Indiana, PA 15701-2413  
 15262833 +Ronda Winnecour, Chapter 13 Trustee, Suite 3250, USX Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 15243338 +State Farm Bank C/O KML Law Group, P.C., ATTN: Matthew K. Fissel,  
 Suite 5000-BNY Mellon Independence Cntr, 701 Market Street, Philadelphia, PA 19106-1538  
 15243339 +Suchitra Gupta, 6 North Ridge, Armonk, NY 10504-2239  
 15262832 +The Summit, 2900 Plank Road, Suite 1, Altoona, PA 16601-9361  
 15253875 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15258400 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2020 04:26:26  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15262821 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 17 2020 04:20:46  
 Collection Service Center, Inc., 839 Fifth Avenue, New Kensington, PA 15068-6303  
 15262823 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 17 2020 04:20:14 First Commonwealth Bank,  
 2009 Pleasant Valley Blvd., Altoona, PA 16602-4537  
 15243334 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jul 17 2020 04:20:18 Internal Revenue Service,  
 Deborah L. Burkhardt, Penn Traffic Bldg - Suite 100, 319 Washington Street,  
 Johnstown, PA 15901  
 15243337 E-mail/Text: tgraham@ppicomco.com Jul 17 2020 04:20:09 Payrolling Partners, Inc.,  
 777 Passaic Avenue, Suite 450, Clifton, NJ 07012  
 15245094 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:38  
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg, PA 17128-0946  
 15245096 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 04:26:42  
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 15262830 E-mail/Text: home.cu-collections.272024@statefarm.com Jul 17 2020 04:20:09  
 State Farm Federal Credit Union, P.O. Box 853944, Richardson, TX 75085-3944  
 15243830 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2020 04:26:49 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr State Farm Bank, F.S.B.  
 15262820\* +Bob Williams, 2340 Warrne Road, Suite 201, Indiana, PA 15701-2413  
 15262824\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Deborah L. Burkhardt,  
 Penn Traffic Bldg - Suite 100, 319 Washington Street, Johnstown, PA 15901)  
 15262825\* +Knisely & Sons, Inc., 125 East Pitt Street, Bedford, PA 15522-1378  
 15262826\* PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280432,  
 Harrisburg, PA 17128-0432  
 15262827\* ++PAYROLLING PARTNERS INC PPI, ATTN PAYROLLING PARTNERS INC PPI, 777 PASSAIC AVENUE,  
 SUITE 450, CLIFTON NJ 07012-1875  
 (address filed with court: Payrolling Partners, Inc., 777 Passaic Avenue, Suite 450,  
 Clifton, NJ 07012)  
 15262829\* +State Farm Bank C/O KML Law Group, P.C., ATTN: Matthew K. Fissel,  
 Suite 5000-BNY Mellon Independence Cntr, 701 Market Street, Philadelphia, PA 19106-1538  
 15262831\* +Suchitra Gupta, 6 North Ridge, Armonk, NY 10504-2239

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Total Noticed: 28

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Dep't of Revenue Office of Attorney General  
akovalchick@attorneygeneral.gov  
James Warmbrodt on behalf of Creditor State Farm Bank, F.S.B. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Terry L. Graffius on behalf of Joint Debtor Valerie A Mackey tgraffius@lhrklaw.com,  
kmaris@lhrklaw.com  
Terry L. Graffius on behalf of Debtor Ryan M Mackey tgraffius@lhrklaw.com, kmaris@lhrklaw.com  
TOTAL: 6